

BNC BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3141650	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,634	\$2,149	31.5%		
Loans	\$1,082	\$1,515	40.0%		
Construction & development	\$234	\$265	13.5%		
Closed-end 1-4 family residential	\$181	\$306	69.0%		
Home equity	\$79	\$104	31.5%		
Credit card	\$0	\$2			
Other consumer	\$8	\$9	0.5%		
Commercial & Industrial	\$114	\$137	20.1%		
Commercial real estate	\$418	\$621	48.7%		
Unused commitments	\$157	\$198	26.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$172	\$132	-23.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$195	\$227	16.4%		
Cash & balances due	\$48	\$30	-37.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$14	\$32	137.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$29	127.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,469	\$1,970	34.1%		
Deposits	\$1,350	\$1,828	35.4%		
Total other borrowings	\$104	\$123	18.5%		
FHLB advances	\$74	\$114	54.1%		
Equity					
Equity capital at quarter end	\$165	\$179	8.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$18	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	7.4%	--		
Tier 1 risk based capital ratio	10.9%	11.2%	--		
Total risk based capital ratio	12.8%	13.0%	--		
Return on equity ¹	5.0%	-12.6%	--		
Return on assets ¹	0.5%	-1.1%	--		
Net interest margin ¹	3.2%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	92.6%	26.0%	--		
Loss provision to net charge-offs (qtr)	115.1%	199.8%	--		
Net charge-offs to average loans and leases ¹	1.6%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.1%	11.8%	0.9%	1.2%	--
Closed-end 1-4 family residential	1.4%	7.8%	0.2%	0.4%	--
Home equity	0.9%	1.1%	0.1%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.4%	0.1%	0.2%	--
Commercial & Industrial	4.4%	2.3%	0.2%	0.6%	--
Commercial real estate	0.8%	5.1%	0.3%	0.0%	--
Total loans	1.7%	6.3%	0.4%	0.4%	--